

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Cheryl Hayes f/k/a Cheryl Kay Shaw and Husband, Donald A. Hayes, Grantors, and William E. Joyner and Angela R. Joyner, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

Lot 10, Brentwood Farms Subdivision, Phase I, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 43, Page 36, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

c:\property\wd

STATE MS.-DE SOTO CO.
FILED

JUN 4 11 00 AM '99

BK 353 PG 451
W.E. DAVIS CH. CLK.

IN TESTIMONY WHEREOF, witness the signatures of the Grantors on this the 28th day
of May, 1999.

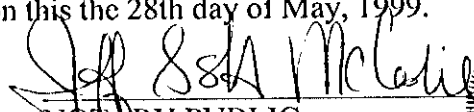

Cheryl Hayes

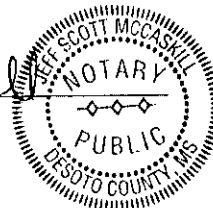

Donald A Hayes

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Cheryl Hayes and Donald A. Hayes who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.


GIVEN under my hand and official seal on this the 28th day of May, 1999.


NOTARY PUBLIC



(SEAL)

My Commission Expires:



MY COMMISSION EXPIRES:
AUGUST 22, 2001

ADDRESS OF GRANTOR:

7617 Cherry Valley
Southaven, MS 38671
Home: 349-3368
Work: 252-5322

ADDRESS OF GRANTEE:

1953 Paddock Lane
Southaven, Mississippi 38671
Home: 662-349-2309
Work: 901-252-5434

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(601) 349-0664

FILE# 899418/JSM